



Work. Health Care Coverage.
You shouldn't have to choose.

It's simple. Medicaid for Employees with Disabilities (MED-Connect)
helps you get Medicaid if you work and have a disability.



1.866.844.1903 or 2.1.1 Infoline

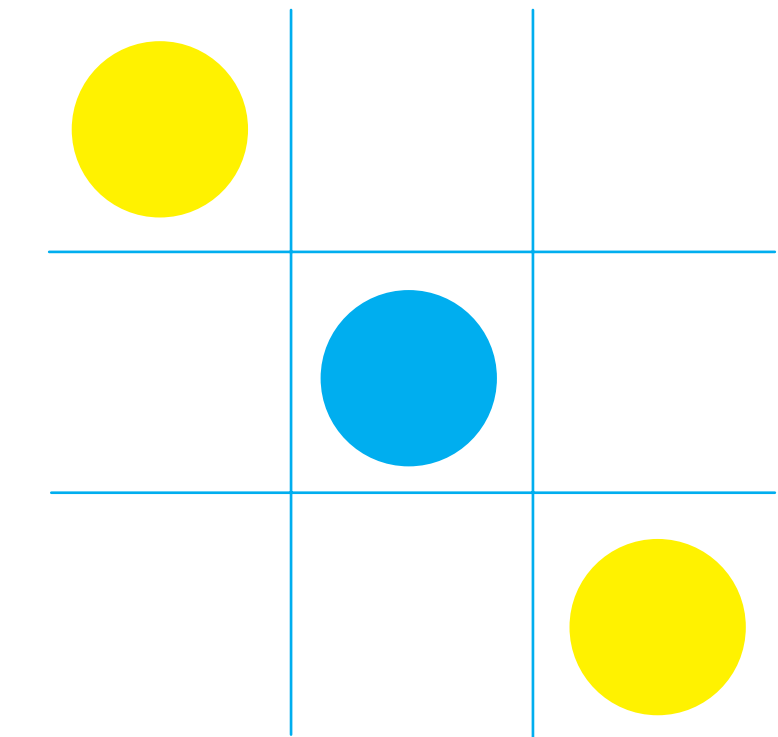


www.connect-ability.com
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MED-Connect is a Medicaid program for employees with disabilities administered by the Connecticut Department of Social Services.
Connect-Ability is managed by the Connecticut Department of Social Services, Bureau of Rehabilitation Services.
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DSS Publication 10-05

Medicaid for Employees with Disabilities.



MAKE YOUR MOVE.

Connecticut Department of Social Services
A Connect-Ability Partner



Eligibility for MED-Connect

- MED-Connect is available to Connecticut residents with a disability who have an income of up to \$75,000 per year and assets that do not exceed \$10,000 for individuals or \$15,000 for a couple. MED-Connect participants never have to meet a Medicaid “spend down” amount to qualify for coverage.
- If you’re receiving Social Security Disability benefits or Medicaid benefits based on blindness or disability, your disability is proven under MED-Connect.
- If you do not get these benefits now, you may still be able to get MED-Connect if you are working and found to have a disability by the Medical Review Team at the Department of Social Services.
- You must have a job that pays taxable wages. This is called a Reasonable Work Effort. If you are self-employed, you qualify as long as you pay required self-employment taxes to the IRS and Connecticut Department of Revenue Services.

Income

- You can have any amount of income up to \$75,000 per year as long as some of the income is earned. Earned income from employment and unearned income such as Social Security and pensions are considered as part of your total income.
- If you have impairment-related work expenses, you may qualify with income above \$75,000. A spouse’s income is not counted in determining income eligibility for MED-Connect.

Assets

- Your counted assets cannot exceed \$10,000 as an individual or \$15,000 as a married couple. Counted assets are items such as a checking or savings account. Your car and home are not counted assets.
- You can have any amount saved in approved retirement accounts such as an IRA or 401(k).
- You may also have an Employability Account, a DSS-approved account with money set aside to save for a special employment expense.

Coverage

Services covered by MED-Connect are the same as under other Medicaid programs for persons who are aged, blind or with a disability. In addition, you may be covered for Home- and Community-Based Services:

- If you qualify for the Personal Care Assistance (PCA) Medicaid Waiver, the Acquired Brain Injury Waiver, the Department of Developmental Services Comprehensive Support Waiver or the Individual and Family Support Waiver, you would be able to receive waiver services under MED-Connect coverage. The waiver services would be subject to the same care plan rules that exist for other individuals under the waivers.



Cost

- Premiums are calculated based on your income combined with your spouse’s income.
- For an individual, there are no premiums if your income is below 200% of the Federal Poverty Level.* Wages, Social Security Disability Insurance (SSDI), pension and Veteran’s Benefits and Unemployment Compensation are examples of countable income. For a married couple, there is no premium if the combined income is below 200% of the federal poverty level for a couple. If your income is above these amounts, you will pay a monthly premium based on 10% of income above the limit.
- A MED-Connect premium credit is given for any medical insurance premiums paid by you or your spouse, thereby lowering the premium amount in MED-Connect.

Social Security Disability Insurance and MED-Connect

- As income rises, MED-Connect coverage continues up to the program’s \$75,000 income limit, even though SSDI benefits may stop when income exceeds the Social Security Administration’s Substantial Gainful Activity Level.*
- For more information about SSDI, contact your local Social Security Office, or call its toll-free number at (800) 573-1213.
- For a complete guide on Social Security work incentives online, visit www.socialsecurity.gov/redbook.

Changes to Your Health or Job Status

- If your health improves, you can still qualify for the MED-Connect program under the Medically Improved Group. The Medically Improved Group has the same income, asset and premium rules as MED-Connect. The only difference is that your earnings must be at least 40 times the Federal Minimum Wage* per month.
- If you have to stop working because of a health problem or lose a job through no fault of your own, you can stay on the MED-Connect program for up to one year. For coverage to continue, you must plan to return to work when health improves or be looking for another job.

Application Information

Get your MED-Connect application through Connect-Ability by calling 1.866.844.1903 or 2.1.1 Infoline. Or download an application from our website at www.ct.gov/med.

*See MED-Connect Premium Income Guidelines Insert

The Department of Social Services programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age (as defined by federal and state law), disabilities, learning disabilities, and national origin, ancestry or language barriers. The Department of Social Services is an equal opportunity affirmative action employer. For persons who are deaf or hearing impaired and have a TDD/TTY, call 1-800-842-4524. Auxiliary aids are available for blind or visually impaired individuals. Publication #06-11 (Rev. February 2010).

